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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
		Application Number	10/829,448		
		Filing Date	4/22/2004		
		First Named Inventor	ROBINSON		
		Group Art Unit	3621		
		Examiner Name	Pierre Elisca		
		Attorney Docket Number	U017 (BPAY.0010010)		
Sheet	1	of	4		

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code (if known)		
P.R.	A1	20040215565		Huffman	10-2004
	A2	20040158524		Anderson et al.	08-2004
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Examiner Initials*	Cite No.	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	T ¹
		Office	Number	Kind Code			
	B1	WO	01/20525	A1	Loyaltyworks, Inc.	03-2001	

Examiner Signature		Date Considered	6/4/05
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		Group Art Unit	3621		
Examiner Name	Pierre Elisca				
Sheet	3	of	4	Attorney Docket Number	U017 (BPAY.0010010)

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
P.E.	C1	Office of NYS Attorney General Eliot Spitzer. Financial Giant Joins Fight Against Online Gambling. Press Release. http://www.oag.state.ny.us/press/2002/jun/jun14a_02.html . Jun. 2002.	
	C2	Zions Bank. Cards for Any Business Occasion. http://www.zionsbank.com/bank_cards.jsp?leftNav=bf_bfinance&topNav=bfinance .	
	C3	ABSA. Purchasing Credit Card. http://www.absa.co.za/Corporate/0,2999,2210,00.html .	
	C4	Visa U.S.A. Visa Purchasing. http://www.usa.visa.com/corporate/corporate_solutions/payment/visa_purchasing.html?it=c/corporate/corporate_solutions/index%2Ehtml%2FVisa%20Purchasing%20 .	
	C5	University of Wisconsin-Green Bay. Purchasing Department: Purchasing Card. http://www.uwgb.edu/Purchasing/purchasingCard/procurement07.htm .	
	C6	Reference Guides Glossary Terms (Online Glossary Terms and Definitions). Merchant Glossary: Merchant Category Code (MCC) (Merchant Category Code) (MCC) Help). http://glossary.reference-guides.com/Merchant/Merchant_Category_Code_MCC/ . 2003.	
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	C8	Williams College Controller's Office. Purchasing Card Procedures. http://www.williams.edu/admin/controller/pcard.html#whatis . Jan. 2005	
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Examiner Signature	<i>Pierre Elisca</i>	Date Considered	6/4/05
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Sheet	4	of	4	Attorney Docket Number	U017 (BPAY.0010010)

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ³	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ¹
P.E.	C12	City of Aspen. Parking. http://www.aspenpitkin.com/depts/61/payanddisplay.cfm	
	C13	SmartCity. SmartCity Card Solutions. http://www.coinamatic.com/coinamatic_group/html/apartment_laundry_services/smartcity/Products/p4.html	
	C14	TranCore. TransCore Access Control System First to Successfully Combine Biometrics and RFID. http://www.transcore.com/news/news050314.htm . Mar. 2005	

Examiner Signature	<i>[Signature]</i>	Date Considered	6/4/05
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